

**NEXUS BANKRUPTCY**  
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Attorney for Debtor

**UNITED STATES BANKRUPTCY COURT**  
**CENTRAL DISTRICT OF CALIFORNIA**  
**RIVERSIDE DIVISION**

In re:

JARED HUNTER SCARTH,  
  
Debtor.

Case No.: 6:23-bk-10960-WJ

Chapter 13

**AMENDED**  
**DECLARATION REGARDING SECURED**  
**DEBT PAYMENT HISTORY**

Confirmation Hearing

Date: May 31, 2023

Time: 3:30 pm

Location:

Courtroom 304  
United States Bankruptcy Court  
Central District of California  
3420 Twelfth Street  
Riverside, California 92501

I, Jared Hunter Scarth, declare as follows:

1. I am the Debtor in this Chapter 13 bankruptcy case filed on March 14, 2023. I have personal knowledge of all matters stated herein. On all matters stated on information and belief, I believe those allegations to be true. I could competently testify to the allegations contained herein.
2. The assets in this bankruptcy case include the real property located at 31222 Mangrove Dr, Temecula, CA 92592 ("Property") which I have listed on Schedule A/B with a value of \$673,000.
3. A foreclosure sale had been set for March 28, 2023 and I am not aware of a future sale date.

4. The Property is my current residence.

5. The Property is encumbered by the following deeds of trust:

a. First deed of trust in favor of Wells Fargo Home Mortgage.

i. The current principal balance owing is \$242,000.

ii. My monthly mortgage payment is currently \$1,640.

iii. The unpaid, accrued arrearage is \$0.

b. Second deed of trust in favor of Western Star Financial.

i. The current principal balance owing is \$60,000.

ii. My monthly mortgage payment is currently N/A.

iii. The unpaid, accrued arrearage is \$60,000.

c. Third deed of trust in favor of Prominence Capital Partners

i. The current principal balance owing is \$58,000.

ii. My monthly mortgage payment is currently N/A.

iii. The unpaid, accrued arrearage is \$58,000.

6. During each of the months listed below, I made the following payments on these deed of trust:

<b>MONTH</b>	<b>Amounts Paid to 1<sup>st</sup> Lienholder</b>	<b>Amounts Paid To 2<sup>nd</sup> Lienholder</b>	<b>Amounts Paid to 3<sup>rd</sup> Lienholder</b>
<b>January 2022</b>	\$1,573.35	\$0	\$0
<b>February 2022</b>	\$1,573.35	\$0	\$0
<b>March 2022</b>	\$1,585.89	\$0	\$0
<b>April 2022</b>	\$0	\$0	\$0
<b>May 2022</b>	\$3,171.78	\$0	\$0
<b>June 2022</b>	\$1,585.89	\$0	\$0
<b>July 2022</b>	\$1,585.89	\$0	\$600
<b>August 2022</b>	\$1,585.89	\$0	\$600
<b>September 2022</b>	\$1,585.89	\$0	\$600
<b>October 2022</b>	\$1,585.89	\$0	\$600

<b>November 2022</b>	\$0.00	\$0	\$0
<b>December 2022</b>	\$1,585.89	\$0	\$0
<b>January 2023</b>	\$3,171.78	\$0	\$0
<b>February 2023</b>	\$1,585.89	\$0	\$0
<b>March 2023</b>	\$0.00	\$0	\$0
<b>April 2023</b>	\$1,620.00	\$0	\$0


7. Attached to this declaration are true and correct copies of proof of any and all payments made during the last six months.

8. In 2022, my total income from all sources was approximately \$136,007.

9. In 2023, my income from all sources is approximately \$71,789 as of the date of this declaration.

I declare under penalty of perjury under the laws of the United States and the State of California that the foregoing is true and correct.

Date: May 17, 2023

  
\_\_\_\_\_  
Jared Scarth

connect.secure.wellsfargo.com/accounts/start?p1=yes&SAMLart=AAQBS%2BoEQCR14WDg5xaU4QNGCHpGcoS1rETC0iUKL7NbN1NwuS...

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# WELLS FARGO

Sign Off Welcome

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## Account Summary

Switch Account ▾ Print

### MORTGAGE

...9316

**\$244,999.09**  
Outstanding principal balance

Make Payment Get Rates View Statements Manage Alerts Refinancing

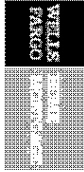
### Balance Details

Next payment due on 06/01/23 <a href="#">Next payment details</a>	\$1,597.81
Last payment received on 05/02/23	\$1,597.81
Outstanding principal balance	\$244,999.09
Interest rate	3.25%
Escrow balance (taxes & insurance) <a href="#">Escrow details</a>	\$1,333.02

### Suggestions for you

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## Customer Account Activity Statement

Activity from 01/01/2022 to 04/11/2023

04/21/2023

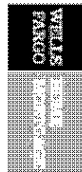
\*Balance Summary as of 04/21/2023  
Unpaid Principal Balance: \$245,433.91  
Escrow: \$834.75

\*If the activity statement does not include the data  
from the 'as of' date above, the Balance Summary  
and Activity Statement balances may vary.

Borrower: Jared H Searth  
Co-Borrower:  
Loan Number: XXXXXXXXXX  
Property Address: 31222 Mangrove Drive  
Temecula, CA 92592

Transaction Date	Effective Date	Due Date	Amount Received	Amount Applied to Principal	Amount Applied to Interest	Escrow / Disbursed / Applied	Unapplied Funds	Fees Assessed or Paid	Fee Description	Unpaid Principal Balance	Escrow Balance	Unapplied Funds Balance	Transaction Description
01/27/2022	01/27/2022	02/01/2022	\$1,573.35	\$417.54	\$682.00	\$473.81	\$0.00	\$0.00		\$251,399.56	\$2,274.08	\$0.00	Funds Received
02/23/2022	02/23/2022	03/01/2022	\$1,573.35	\$418.67	\$680.87	\$473.81	\$0.00	\$0.00		\$250,980.89	\$2,747.89	\$0.00	Funds Received
03/24/2022		03/01/2022	\$0.00	\$0.00	\$0.00	\$-2,310.80	\$0.00	\$0.00		\$250,980.89	\$437.09	\$0.00	County Tax Disbursement
03/29/2022	03/29/2022	04/01/2022	\$1,585.89	\$419.80	\$679.74	\$486.35	\$0.00	\$0.00		\$250,561.09	\$923.44	\$0.00	Funds Received
05/05/2022	05/05/2022	05/01/2022	\$1,585.89	\$420.94	\$678.60	\$486.35	\$0.00	\$0.00		\$250,140.15	\$1,409.79	\$0.00	Funds Received
05/19/2022	05/19/2022	06/01/2022	\$1,585.89	\$422.08	\$677.46	\$486.35	\$0.00	\$0.00		\$249,718.07	\$1,896.14	\$0.00	Funds Received
06/22/2022	06/22/2022	07/01/2022	\$1,585.89	\$423.22	\$676.32	\$486.35	\$0.00	\$0.00		\$249,294.85	\$2,382.49	\$0.00	Funds Received
07/26/2022	07/26/2022	08/01/2022	\$1,585.89	\$424.37	\$675.17	\$486.35	\$0.00	\$0.00		\$248,870.48	\$2,868.84	\$0.00	Funds Received
08/30/2022	08/30/2022	09/01/2022	\$1,585.89	\$425.52	\$674.02	\$486.35	\$0.00	\$0.00		\$248,444.96	\$3,355.19	\$0.00	Funds Received
09/19/2022		10/01/2022	\$0.00	\$0.00	\$0.00	\$-1,256.38	\$0.00	\$0.00		\$248,444.96	\$2,098.81	\$0.00	Hazard Insurance Disbursement
09/27/2022	09/27/2022	10/01/2022	\$1,585.89	\$426.67	\$672.87	\$486.35	\$0.00	\$0.00		\$248,018.29	\$2,585.16	\$0.00	Funds Received
10/25/2022	10/25/2022	11/01/2022	\$1,585.89	\$427.82	\$671.72	\$486.35	\$0.00	\$0.00		\$247,590.47	\$3,071.51	\$0.00	Funds Received
11/22/2022		11/01/2022	\$0.00	\$0.00	\$0.00	\$-2,361.43	\$0.00	\$0.00		\$247,590.47	\$710.08	\$0.00	County Tax Disbursement
12/05/2022	12/05/2022	12/01/2022	\$1,585.89	\$428.98	\$670.56	\$486.35	\$0.00	\$0.00		\$247,161.49	\$1,196.43	\$0.00	Funds Received
12/30/2022		01/01/2023	\$42.43	\$0.00	\$0.00	\$42.43	\$0.00	\$0.00		\$247,161.49	\$1,238.86	\$0.00	Interest Earned on Escrow Account

Contact Customer Service for your payoff balance.  
This Customer Account Activity Statement is manually prepared to provide a streamlined form of this loan payment history; it is not an official business record of Wells Fargo Home Mortgage.  
PLEASE NOTE: This notice is being provided for informational purposes only. As a result of at least one bankruptcy case filing that included the above referenced account, Wells Fargo Home Mortgage is NOT attempting in any way to violate any provision of the United States Bankruptcy Code or to collect a debt (deficiency or otherwise) from any customer(s) who is impacted by an active bankruptcy case or has received a discharge, where the account was not otherwise reaffirmed or excepted from discharge.  
THIS IS NOT A BILL OR A REQUEST FOR PAYMENT AS TO THESE CUSTOMER(S).



## Customer Account Activity Statement

Activity from 01/01/2022 to 04/11/2023

04/21/2023

Transaction Date	Effective Date	Due Date	Amount Received	Amount Applied to Principal	Amount Applied to Interest	Escrow Disbursed / Applied	Unapplied Funds	Fees Assessed or Paid	Fee Description	Unpaid Principal Balance	Escrow Balance	Unapplied Funds Balance	Transaction Description
01/11/2023	01/11/2023	01/01/2023	\$1,585.89	\$430.14	\$689.40	\$486.35	\$0.00	\$0.00		\$246,731.35	\$1,725.21	\$0.00	Funds Received
01/24/2023	01/24/2023	02/01/2023	\$1,585.89	\$431.31	\$688.23	\$486.35	\$0.00	\$0.00		\$246,300.04	\$2,211.56	\$0.00	Funds Received
02/27/2023	02/27/2023	03/01/2023	\$1,585.89	\$432.48	\$687.06	\$486.35	\$0.00	\$0.00		\$245,867.56	\$2,697.91	\$0.00	Funds Received
03/23/2023		03/01/2023	\$0.00	\$0.00	\$0.00	\$-2,361.43	\$0.00	\$0.00		\$245,867.56	\$336.48	\$0.00	County Tax Disbursement
04/03/2023	04/03/2023	04/01/2023	\$1,620.00	\$0.00	\$0.00	\$0.00	\$1,620.00	\$0.00		\$245,867.56	\$336.48	\$1,620.00	Funds Received
04/04/2023	04/03/2023	04/01/2023	\$0.00	\$433.65	\$665.89	\$498.27	\$-1,597.81	\$0.00		\$245,433.91	\$834.75	\$22.19	Payment Applied From Unapplied Funds

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